

# Covid - How and when might it all end?

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Covid-19 has disrupted the world in so many ways, including the uncertainty of what the future holds. The Bonitas Medical Fund clinical and actuarial teams unpack some of the pandemic versus endemic terminology and offer scenarios for the future.

*Since the start of Covid-19, the word 'pandemic' has been on everyone's lips. What is a pandemic and what is the difference between an outbreak, an epidemic and a pandemic?*

According to Harvard Medical School: 'An outbreak is a sudden increase of an infectious disease in a particular place, an epidemic is a larger outbreak in a restricted country or community, while a pandemic means a global epidemic.'

*Do the governments of various countries decide there is a pandemic?*

It is the World Health Organisation (Who) that declares a global pandemic as was the case on March 11, 2020, when the virus was present in over 110 countries. Who will also decide the degree of severity and communicate this to the world. The declaration gives governments time to prepare for the pandemic, legislate laws and restrictions – such as travel and trade – and begin emergency procedures to protect their citizens.

*What are the criteria for a pandemic?*

There is no universally agreed definition of when a disease outbreak should be called a pandemic but there are three reasons Who can declare a pandemic, when:

- The disease causes death
- There is persistent transmission between people
- It spreads in multiple countries

The Centre for Disease Control (CDC) explains it as a 'term most often applied to new influenza strains' and says it's used when viruses can infect people easily and spread from person to person in an efficient and sustained way in multiple regions. The declaration refers to the spread of a disease, rather than the severity of the illness it causes.

*What are examples of other pandemics?*

Past pandemics, which had a profound effect on the world, were the Plague or Black Death in the 14th century, the outbreak of flu in 1918 each killing around 50 million people. Both the AIDS pandemic and Covid-19 are more recent.

*Who keeps a finger on the pulse of the pandemic?*

During pandemics, epidemiologists work as profilers. They are experts in the branch of medicine that deals with the incidence, distribution and possible control of diseases. Epidemiologists are scientists who trace, monitor and predict the movement and behaviour of a pathogen to create a detailed portrait. Key epidemiological questions include:

- What is the spectrum of disease severity?
- How transmissible is the virus and who is most likely to spread it?
- What are the risk factors for severe illness and death? How does the behaviour of the infection vary by location and does it change over time?

Answers to these questions can determine what public health measures should be implemented and what resources should be allocated. These choices have a profound effect on the outcomes.

### *Who decides that a pandemic is over?*

The pandemic may be widely considered over when Who decides the virus is no longer an emergency of international concern. It is generally when the infection is mostly contained and rates of transmission drop significantly throughout the world.

The expert committee reassess every three months and the world is waiting for a decision from Who regarding the end of the pandemic as we know it. However, they are still anticipating a fifth wave. Despite this, the organisation is calling for travel bans to be lifted as they have proved to be ineffective in stopping the spread of the Omicron variant.

### *Downgrading from pandemic to endemic*

There is a consensus that Covid-19 will eventually settle into becoming a more predictable virus, like the flu. This means there will be seasonal outbreaks but not the huge numbers the world is experiencing now. It will transition from a pandemic phase to endemic phase and the world will adapt to living with it.

### *What is the difference between endemic and pandemic?*

Endemic means the disease is still circulating but at a lower, more predictable rate – and with fewer people being admitted to hospital. Epidemiologists would consider a disease endemic when levels are consistent and predictable – unlike the ‘boom and bust’ waves we have seen so far in the pandemic.

That said, just because it's endemic it doesn't mean it's not serious. Smallpox, for example, was endemic for thousands of years and a third of the people who were infected, died. Malaria is also endemic and causes around 600,000 deaths a year.

### *What are the hypotheses for the way in which the pandemic will end?*

It is difficult to predict when the pandemic will end but three scenarios emerge as the most probable. It is important to note that these will be determined by Who and governments around the world.

#### *1. Getting through it as quickly as possible*

This means the government allows people and communities to be exposed as quickly as possible so that most people have been infected or developed immunity. At some point herd immunity will be reached – when the virus cannot find new hosts – and the pandemic slowly peters out. The problem with this is that hospitals reach peak capacity very quickly and millions may die.

#### *2. Slow it down or delay it and vaccinate*

As happened with most countries, governments used various methods to slow down the spread. This reduces the number of lives lost but the virus still spreads slowly and many of these measures have a devastating effect on the economy.

#### *3. Co-ordinate globally to crush it*

This is achieved by introducing travel bans, quarantining, social distancing and restricting travel. In this scenario the world should co-ordinate efforts to reduce transmission. In the best-case scenario this could end the pandemic swiftly with low loss of life. The virus will not be eliminated through this means alone but reduced transmission and spread.

Each has its pros and cons but it's generally accepted that vaccination, assisted by as much global coordination as possible, is the best possible scenario.

*What is Bonitas opinion on how the pandemic will end and the best way forward is for South Africa and globally?*

By now, the country has probably reached a considerable level of immunity through vaccination and adaptive immunity. However, this immunity wanes over time. There is talk of oral medicines and vaccines being worked on, which will be better and stronger than the current ones. The pandemic status will transition into endemic with time. For now, unvaccinated South Africans need to vaccinate to ensure the level of immunity does not wane and allow the emergence of new variants which may be not as mild as the Omicron one. Some studies have shown that a higher percentage (estimated 80–90%) of Omicron infections were asymptomatic, compared to 40% of the previous variants' infections that were asymptomatic.

*The term 'herd immunity' is being bandied about a great deal. Is this the ideal scenario?*

Herd immunity, also known as 'population immunity', is the indirect protection from an infectious disease that happens when a population is immune, either through vaccination or immunity developed through previous infection. Who supports achieving 'herd immunity' through vaccination, not by exposing people to a pathogen that causes disease and possible death?

We continuously analyse trends within our membership, peer schemes, local and global trends, to plan and budget effectively,

*What has been the cost of Covid-19 for Bonitas to-date, in terms of tests and treatment?*

- PCR-Tests and other tests: R386m
- Vaccines and boosters: R226m
- Hospital costs: R3,236bn

*Any general comments around life returning to normal and Covid-19 no longer being considered a pandemic?*

Life will establish a new 'normal'. Economic activity will start recovering and most or all Covid-19 restrictions will be relaxed and travel restrictions continue to be lifted. However, there will be a need to streamline the integration of the regulations that will help the country to manage the move from a pandemic to endemic because this does not mean abandoning every measure and pretending the virus doesn't exist.

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